

Health Plans 2012-13

Plan	Cost from Member Per Paycheck	Year's Deductible	Year's Co-Insurance Max	Max out-of-pocket for year (if deductible and co-insurance both filled)
"100%" F	\$132	\$100 / \$300	NA	\$100 / \$300
	+ \$38	<i>indiv. / family</i>		<i>indiv. / family</i>
	\$170			
"90%-10%, lower ded.&max" A	\$81	\$100 / \$300	\$300 / \$900	\$400 / \$1200
	+ \$38	<i>indiv. / family</i>	<i>indiv. / family</i>	<i>indiv. / family</i>
	\$119			
"90%-10% Base" G	\$0	\$300 / \$600	\$600 / \$1800	\$900 / \$2400
	+ \$38	<i>indiv. / family</i>	<i>indiv. / family</i>	<i>indiv. / family</i>
	\$38			
"High Deductible, 80%-20%" N	(\$445)*	\$5,000 / \$10,000	\$7,500 / \$15,000	\$12,500 / \$25,000
	+ \$38	<i>indiv. / family</i>	<i>indiv. / family</i>	<i>indiv. / family</i>
Member rebate per pay check	(\$407)			

*includes payment of payroll taxes at 14.8% = \$77/check

*Employees can change his/her plan choice

-It is highly recommended you email Cathy Wilder of the desire to change before you 'leave' on summer break

***Employees that are currently on the "J Plan" (high deductible, money back to you) need to email cathy.wilder@konoctiusd.org and tell her you want the "N Plan"

*The district office confirmed the "cost per member" column

Health Plans 2011-12

Plan	Cost from Member Per Paycheck		Year's Deductible	Year's Co-Insurance Max	Max out-of-pocket for year (if deductible and co-insurance both filled)
"100%" F	\$122		\$100/\$300	NA	\$100/\$300
	+ \$38		<i>indiv. / family</i>		<i>indiv. / family</i>
	\$160				
"90%-10%, lower ded.&max" A	\$74		\$100/\$300	\$300/\$900	\$400/\$1200
	+ \$38		<i>indiv. / family</i>	<i>indiv. / family</i>	<i>indiv. / family</i>
	\$112				
"90%-10% Base" G	\$0		\$300/\$600	\$600/\$1800	\$900/\$2400
	+ \$38		<i>indiv. / family</i>	<i>indiv. / family</i>	<i>indiv. / family</i>
	\$38				
"High Deductible" J	(\$397) *		\$2500/\$5000	\$2500/\$5000	\$5000/\$10000
	+ \$38		<i>indiv. / family</i>	<i>indiv. / family</i>	<i>indiv. / family</i>
	(\$359)				

**minus payroll taxes (about 19%)*

Employees can change his/her plan choice
by notifying Cathy Wilder of the change **by August 31st**